

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	)	
	)	BANKR. NO. 21-20055-CMB
JASON D. EDWARDS and	)	
CARRIE A. EDWARDS	)	CHAPTER 13
	)	
Debtors	)	
_____	)	
	)	
ALLY BANK LEASE TRUST -	)	
ASSIGNOR TO VEHICLE ASSET	)	Referring to Docket No. 72 , 77
UNIVERSAL LEASING TRUST (A.K.A.	)	
"VAULT TRUST", OR "V.A.U.L. TRUST",)	)	
OR "VAULT", OR "V.A.U.L.T.")	)	
	)	
Movant,	)	
v.	)	
	)	
JASON D. EDWARDS	)	
AND CARRIE A. EDWARDS	)	
	)	
Respondents	)	
	)	
RONDA J. WINNECOUR	)	
Trustee	)	

**CONSENT ORDER**

AND NOW, this 4th day of June, 2024, regarding the  
Motion for Relief from the Automatic Stay filed by Ally Bank Lease Trust - Assignor to  
Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or  
"VAULT", or "V.A.U.L.T.") ("Creditor").

1. The Motion for Relief from Automatic Stay ("Motion") was filed on April 30, 2024  
as the result of the maturation of the lease term.

2. The Debtors, by and through Counsel, filed a Response to the Motion on May 17, 2024, seeking a potential purchase option of the vehicle.
3. Debtors' Counsel has advised that this is not a viable option and that the Debtors intend to surrender the vehicle.

It is hereby ORDERED:

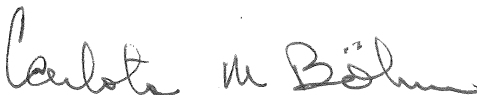
That the automatic stay is modified so as to permit the Creditor to repossess and sell the Debtors' 2019 Ram 1500 Classic Quad Cab Express 4WD 5.7L V8, (VIN 1C6RR7FT6KS731098).

Consented to by:

/s/ Matthew M. Herron  
Matthew M. Herron, Eq.  
The Debt Doctors, LLC  
d/b/a Herron Business Law  
607 College Street, Suite 101  
Pittsburgh, PA 15232  
(412) 395-6001  
mmh@thedebtctors.com

/s/ Michael H. Kaliner  
Michael H. Kaliner, Esq. PA 28747  
Orlans PC  
Attorney for Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust  
(a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")  
200 Eagle Road, Bldg 2, Suite 120  
Wayne, PA 19087  
(484) 367-4191  
Email: mkaliner@orlans.com  
File Number: 24-005152

SO ORDERED:



CARLOTA M. BÖHM,  
United States Bankruptcy Court

FILED  
6/4/24 9:06 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Jason D. Edwards  
Carrie A. Edwards  
Debtors

Case No. 21-20055-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Jun 04, 2024

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Jason D. Edwards, Carrie A. Edwards, 1735 Highland Ave, West Mifflin, PA 15122-3902

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Matthew M. Herron	on behalf of Debtor Jason D. Edwards mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Joint Debtor Carrie A. Edwards mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Michael H Kaliner	

District/off: 0315-2

User: auto

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Total Noticed: 1

on behalf of Creditor Ally Bank Lease Trust Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST" or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") mkaliner@orlans.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8